

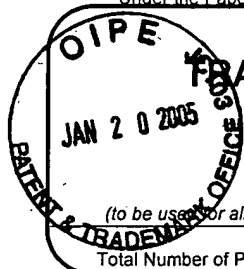
01-21-05

3624

PTO/SB/21 (09-04)

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TRANSMITTAL  
FORM

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Total Number of Pages in This Submission

10

Application Number	09/127,341
Filing Date	July 31, 1998
First Named Inventor	DeAddio et al.
Art Unit	3624
Examiner Name	D. Felten
Attorney Docket Number	11021.0001

## ENCLOSURES (Check all that apply)

- |   |  |  |
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| <input type="checkbox"/> Fee Transmittal Form<br><input type="checkbox"/> Fee Attached<br><input checked="" type="checkbox"/> Amendment/Reply<br><input type="checkbox"/> After Final<br><input type="checkbox"/> Affidavits/declaration(s)<br><input type="checkbox"/> Extension of Time Request<br><input type="checkbox"/> Express Abandonment Request<br><input type="checkbox"/> Information Disclosure Statement<br><br><input type="checkbox"/> Certified Copy of Priority Document(s)<br><input type="checkbox"/> Reply to Missing Parts/ Incomplete Application<br><input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53 | <input type="checkbox"/> Drawing(s)<br><input type="checkbox"/> Licensing-related Papers<br><input type="checkbox"/> Petition<br><input type="checkbox"/> Petition to Convert to a Provisional Application<br><input type="checkbox"/> Power of Attorney, Revocation<br><input type="checkbox"/> Change of Correspondence Address<br><input type="checkbox"/> Terminal Disclaimer<br><input type="checkbox"/> Request for Refund<br><input type="checkbox"/> CD, Number of CD(s) _____<br><input type="checkbox"/> Landscape Table on CD | <input type="checkbox"/> After Allowance Communication to TC<br><input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences<br><input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)<br><input type="checkbox"/> Proprietary Information<br><input type="checkbox"/> Status Letter<br><input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):<br>Return Postcard |
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Remarks

## SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Hughes Hubbard & Reed LLP		
Signature			
Printed name	Ronald Abramson		
Date	Jan. 20, 2005	Reg. No.	34,762

## CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below:

Signature			
Typed or printed name	Jason Liu	Date	1/20/05

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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1/20/05  
DateJason Liu  
Name (print)  
Signature**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	DeAddio et al.	Examiner:	D. Felten
Title:	Object Oriented System for Managing Complex Financial Instruments	Serial No.	09/127,341
Filed:	July 31, 1998	Art Unit	3624
Ref. No.	11021.0001		

**RESPONSE TO OFFICE ACTION**

To: Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

The following is in response to the Office Action mailed December 16, 2004 for the above-referenced application.

Claims 21-23 and 25-33 are in the application.

In the action, claims 21-23 and 25-33 were rejected under 35 U.S.C. § 103 (a) as being obvious over Marshall (US 5,675,746) ("Marshall"), in view of Kodosky et al. (US 5,301,336) ("Kodosky").

Applicant respectfully traverses as to all claims, and requests that the present rejection be withdrawn and the application allowed. Applicant also requests that the outstanding information disclosure statement (IDS) be considered and the references therein made of record. No fee is due herewith.

**REMARKS**

The present rejection is an obviousness rejection of all pending claims based on a reference previously cited, Marshall, in light of a newly cited reference, Kodosky. Applicant traverses this rejection for the following reasons:

- Kodosky is nonanalogous. The present application concerns the modeling of financial instruments, such as financial options, puts, calls, derivatives, etc.